

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA

In re: Mark Kesel

Case No. 10-41653

CHAPTER 11  
MONTHLY OPERATING REPORT  
(SMALL REAL ESTATE/INDIVIDUAL CASE)

SUMMARY OF FINANCIAL STATUS

MONTH ENDED: 05/31/10

PETITION DATE: 02/16/10

1. Debtor in possession (or trustee) hereby submits this Monthly Operating Report on the Accrual Basis of accounting (or if checked here the Office of the U.S. Trustee or the Court has approved the Cash Basis of Accounting for the Debtor).

Dollars reported in \$1

2. Asset and Liability Structure

a. Current Assets  
b. Total Assets  
c. Current Liabilities  
d. Total Liabilities

	End of Current Month	End of Prior Month	As of Petition Filing
	\$40,858	\$36,985	
a. Current Assets	\$2,714,653	\$2,719,209	\$2,645,342
b. Total Assets	\$0	\$0	
c. Current Liabilities	\$4,078,920	\$4,078,920	\$4,083,006
d. Total Liabilities			Cumulative (Case to Date)

3. Statement of Cash Receipts & Disbursements for Month

a. Total Receipts  
b. Total Disbursements  
c. Excess (Deficiency) of Receipts Over Disbursements (a - b)  
d. Cash Balance Beginning of Month  
e. Cash Balance End of Month (c + d)

	Current Month	Prior Month	
	\$24,751	\$22,600	\$73,615
a. Total Receipts	\$20,767	\$19,752	\$66,569
b. Total Disbursements	\$3,984	\$2,848	\$7,046
c. Excess (Deficiency) of Receipts Over Disbursements (a - b)	\$15,829	\$13,117	\$41,849
d. Cash Balance Beginning of Month	\$19,702 *	\$15,829	\$48,895 *
e. Cash Balance End of Month (c + d)			Cumulative (Case to Date)

4. Profit/(Loss) from the Statement of Operations

5. Account Receivables (Pre and Post Petition)

6. Post-Petition Liabilities

7. Past Due Post-Petition Account Payables (over 30 days)

	Current Month	Prior Month	
	N/A	N/A	N/A
5. Account Receivables (Pre and Post Petition)	\$0		
6. Post-Petition Liabilities	\$0		
7. Past Due Post-Petition Account Payables (over 30 days)	\$0		

At the end of this reporting month:

8. Have any payments been made on pre-petition debt, other than payments in the normal course to secured creditors or lessors? (if yes, attach listing including date of payment, amount of payment and name of payee) X

9. Have any payments been made to professionals? (if yes, attach listing including date of payment, amount of payment and name of payee) X

10. If the answer is yes to 8 or 9, were all such payments approved by the court? X

11. Have any payments been made to officers, insiders, shareholders, relatives? (if yes, attach listing including date of payment, amount and reason for payment, and name of payee) X

12. Is the estate insured for replacement cost of assets and for general liability? X

13. Are a plan and disclosure statement on file? X

14. Was there any post-petition borrowing during this reporting period? X

15. Check if paid: Post-petition taxes X; U.S. Trustee Quarterly Fees X; Check if filing is current for: Post-petition tax reporting and tax returns: X. (Attach explanation, if post-petition taxes or U.S. Trustee Quarterly Fees are not paid current or if post-petition tax reporting and tax return filings are not current.)

I declare under penalty of perjury I have reviewed the above summary and attached financial statements, and after making reasonable inquiry believe these documents are correct.

\* see explanation to Schedule B

Responsible Individual

Date: 6-21-2010

*Mark Kesel*

Revised 1/1/98

**BALANCE SHEET**  
 (Small Real Estate/Individual Case)  
 For the Month Ended 05/31/10

		<b>Check if Exemption Claimed on Schedule C</b>	<b>Market Value</b>
<b>Assets</b>			
<b>Current Assets</b>			
1 Cash and cash equivalents (including bank accts., CDs, etc.)			\$19,702
2 Accounts receivable (net)			
3 Retainer(s) paid to professionals			
4 Other: <u>Retainer to Bankruptcy Attorney</u>			\$21,156
5			
6 <b>Total Current Assets</b>			<b>\$40,858</b>
<b>Long Term Assets (Market Value)</b>			
7 Real Property (residential)			\$839,000
8 Real property (rental or commercial)			\$1,500,000
9 Furniture, Fixtures, and Equipment	X		\$6,225
10 Vehicles	X		\$4,000
11 Partnership interests			
12 Interest in corporations			
13 Stocks and bonds			\$7,120
14 Interests in IRA, Keogh, other retirement plans	X		\$297,050
15 Other:			
16 Personal items	X		\$1,400
17 <b>Total Long Term Assets</b>			<b>\$2,673,795</b>
18 <b>Total Assets</b>			<b>\$2,714,653</b>
<b>Liabilities</b>			
<b>Post-Petition Liabilities</b>			
<b>Current Liabilities</b>			
19 Post-petition not delinquent (under 30 days)			
20 Post-petition delinquent other than taxes (over 30 days)			
21 Post-petition delinquent taxes			
22 Accrued professional fees			
23 Other:			
24			
25 <b>Total Current Liabilities</b>			<b>\$0</b>
26 <b>Long-Term Post Petition Debt</b>			
27 <b>Total Post-Petition Liabilities</b>			<b>\$0</b>
<b>Pre-Petition Liabilities (allowed amount)</b>			
28 Secured claims (residence)			\$889,373
29 Secured claims (other)			\$1,556,810
30 Priority unsecured claims			\$0
31 General unsecured claims			\$1,632,737
32 <b>Total Pre-Petition Liabilities</b>			<b>\$4,078,920</b>
33 <b>Total Liabilities</b>			<b>\$4,078,920</b>
<b>Equity (Deficit)</b>			
34 <b>Total Equity (Deficit)</b>			<b>(\$1,364,267)</b>
35 <b>Total Liabilities and Equity (Deficit)</b>			<b>\$2,714,653</b>

**NOTE:**

Indicate the method used to estimate the market value of assets (e.g., appraisals; familiarity with comparable market prices, etc.) and the date the value was determined.

## SCHEDULES TO THE BALANCE SHEET

### Schedule A Rental Income Information

**List the Rental Information Requested Below By Properties (For Rental Properties Only)**

	<u>Property 1</u>	<u>Property 2</u>	<u>Property 3</u>
1 Description of Property	<u>1306 MLK Jr Way</u>		
2 Scheduled Gross Rents	<u>\$18,751</u>		
3 Less:			
4 Vacancy Factor			
5 Free Rent Incentives			
6 Other Adjustments			
7 Total Deductions	<u>\$14,407</u>	<u>\$0</u>	<u>\$0</u>
8 Scheduled Net Rents	<u>\$4,344</u>	<u>\$0</u>	<u>\$0</u>
9 Less: Rents Receivable (2)			
10 Scheduled Net Rents Collected (2)	<u>\$4,344</u>	<u>\$0</u>	<u>\$0</u>

(2) To be completed by cash basis reporters only.

### Schedule B Recapitulation of Funds Held at End of Month

	<u>Account 1</u>	<u>Account 2</u>	<u>Account 3</u>
10 Bank	<u>Wells Fargo Bank</u>	<u>Apt Building (MB)</u>	<u>Other</u>
11 Account No.	<u>9526265245</u>	<u>41317556</u>	
12 Account Purpose	<u>Personal</u>		
13 Balance, End of Month	<u>\$3,645</u>	<u>\$15,339</u>	<u>\$718 *</u>
14 Total Funds on Hand for all Accounts	<u>\$19,702 *</u>		

Attach copies of the month end bank statement(s), reconciliation(s), and the check register(s) to the Monthly Operating Report.  
 Reduction of \$111 from month is due to payment of \$111 for daughter school lunches of \$111.

# STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS

Increase/(Decrease) in Cash and Cash Equivalents

For the Month Ended 05/31/10

*Personal*

		Actual Current Month	Cumulative (Case to Date)
<b>Cash Receipts</b>			
1	Rent/Leases Collected		
2	Cash Received from Sales		
3	Interest Received		
4	Borrowings		
5	Funds from Shareholders, Partners, or Other Insiders		
6	Capital Contributions		
7	Draws (interst \$690 was paid from MB*)	\$6,000	\$19,000
8	Transfer from old accounts		\$1,695
9	Gift and rebates		\$332
10			
11			
<b>12</b>	<b>Total Cash Receipts</b>	<b>\$6,000</b>	<b>\$21,027</b>
<b>Cash Disbursements</b>			
13	Selling		
14	Administrative		
15	Capital Expenditures		
16	Principal Payments on Debt		
17	Interest Paid (paid directly from MB* acct.)	\$690*	\$2,047
18	Rent/Lease:		
19	Personal Property		
20	Real Property		
21	Amount Paid to Owner(s)/Officer(s)		
22	Salaries		
23	Draws		
24	Commissions/Royalties		
25	Expense Reimbursements		
26	Other		
27	Salaries/Commissions (less employee withholding)		
28	Management Fees		
29	Taxes:		
30	Employee Withholding		
31	Employer Payroll Taxes		
32	Real Property Taxes		\$3,401
33	Other Taxes (US Trustee)	\$325	\$325
34	Other Cash Outflows:		
35	Utilities	\$474	
36	Mortgage Payment	\$2,775	\$5,500
37	Insurance		\$857
38	Child support		\$1,100
39	Household expenses (includes school payment \$1,750)	\$2,786	\$3,815
<b>40</b>	<b>Total Cash Disbursements:</b>	<b>* 690 + \$6,360</b>	<b>\$26,048</b>
<b>38</b>	<b>Net Increase (Decrease) in Cash</b>	<b>(\$360)</b>	<b>(\$360)</b>
<b>39</b>	<b>Cash Balance, Beginning of Period</b>	<b>\$4,005</b>	<b>\$4,005</b>
<b>40</b>	<b>Cash Balance, End of Period</b>	<b>\$3,645</b>	<b>\$3,645</b>

*\* paid from  
apartment account*

Revised 1/1/98

# Apartment Building

## STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS

Increase/(Decrease) in Cash and Cash Equivalents

For the Month Ended 05/31/10

Apartment

	Actual Current Month	Cumulative (Case to Date)
<b>Cash Receipts</b>		
1 Rent/Leases Collected	\$16,674	\$49,956
2 Cash Received from Sales	_____	_____
3 Interest Received	_____	_____
4 Borrowings	_____	_____
5 Funds from Shareholders, Partners, or Other Insiders	_____	_____
6 Capital Contributions	_____	_____
7 Laundry Income	\$127	\$382
8 Pet Deposit	_____	\$300
9 Security Deposit	\$1,950	\$1,950
10	_____	_____
11	_____	_____
<b>12 Total Cash Receipts</b>	<b>\$18,751</b>	<b>\$52,589</b>
<b>Cash Disbursements</b>		
13 Selling	_____	_____
14 Administrative	_____	_____
15 Capital Expenditures	_____	_____
16 Principal Payments on Debt	_____	_____
17 Interest Paid	\$6,726	\$20,178
18 Rent/Lease:		
18 Personal Property	_____	_____
19 Real Property	\$422	\$1,261
20 Amount Paid to Owner(s)/Officer(s):		
20 Salaries	_____	_____
21 Draws	\$6,690	\$19,690
22 Commissions/Royalties	_____	_____
23 Expense Reimbursements	_____	_____
24 Other (Education for daughter)	_____	\$1,000
25 Salaries/Commissions (less employee withholding)	_____	_____
26 Management Fees (one time fee)	_____	\$1,500
27 Taxes:		
27 Employee Withholding	_____	_____
28 Employer Payroll Taxes	_____	_____
29 Real Property Taxes	_____	_____
30 Other Taxes (Business license)	_____	\$2,053
31 Other Cash Outflows:		
32 Utilities	\$304	\$1,899
33 Repairs	\$200	\$1,542
34 Office Exp.	\$65	\$65
35	_____	_____
36	_____	_____
<b>37 Total Cash Disbursements:</b>	<b>\$14,407</b>	<b>\$49,188</b>
<b>38 Net Increase (Decrease) in Cash</b>	<b>\$4,344</b>	<b>\$3,400</b>
<b>39 Cash Balance, Beginning of Period</b>	<b>\$10,995</b>	_____
<b>40 Cash Balance, End of Period</b>	<b>\$15,339</b>	_____

\* includes \$690 paid  
for wells fargo equity line  
on personal residence

Revised 1/1/98

# PMA

® Wells Fargo® PMA Package

Personel

MARK KESEL  
DEBTOR IN POSSESSION  
CH 11 CASE# 10-41653 (NCA)  
59 STRATFORD RD  
KENSINGTON CA 94707-1241

If you have questions about this statement or  
your accounts:

Phone: 1-800-742-4932, TTY: 1-800-600-4833  
Spanish: 1-877-727-2932, TTY: 1-888-355-5052  
Chinese: 1-800-288-2288

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A.  
P.O. Box 6995  
Portland, OR 97228-6995

## May 31, 2010

<b>Total assets:</b>	<b>\$3,746.31</b>
Last month:	\$4,106.04
Change in \$:	\$(359.73)
Change in %:	(8.76)%

<b>Total Liabilities:</b>	<b>\$198,749.81</b>
Last month:	\$198,726.80
Change in \$:	\$23.01
Change in %:	0.01%

**PMA Qualifying Balance: \$202,496.12**

Contents	Pages
Overview.....	2
PMA® Prime Checking Account.....	4
Savings.....	6

### Text Banking for Everyone

Now anyone with a Mobile Phone can text Wells Fargo for account balances!

All customers can now monitor their accounts while they are on-the-go with Text Banking\*. Go to wf.com/text on your mobile device to sign up. After you sign up, a simple text request sent to 93557 (WELLS), such as "bal" provides current available account balances\*\*, "atm" delivers the address of the nearest Wells Fargo ATM, "due" returns credit card payment information, and "com" will display back all our text commands. Also, customers with web-enabled phones can use wf.com, our optimized mobile website, to do even more such as transfer funds and pay bills. Start Mobile Banking today.

\*Text and Mobile Banking is free from Wells Fargo, but your mobile carrier's text messaging and web access charges may apply.

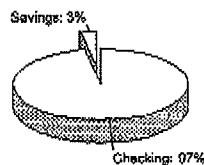
\*\*Please note that some transaction activities (such as outstanding checks and some Check Card purchases) may not be reflected in your available balances.

## Overview of your PMA account

### Assets

Account (Account Number)	Percent of total	Balance last month (\$)	Balance this month (\$)	Increase/decrease (\$)	Percent change
PMA® Prime Checking Account (9526265245)	97%	4,005.35	3,645.81	(359.74)	(8.98)%
Wells Fargo Money Market Savings™ (2527627471)	3%	100.69	100.70	0.01	0.01%
<b>Total assets</b>		<b>\$4,106.04</b>	<b>\$3,746.31</b>	<b>(\$359.73)</b>	<b>(8.76)%</b>

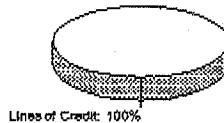
#### Total asset allocation (by account type)



### Liabilities

Account (Account Number)	Percent of total	Outstanding balance last month (\$)	Outstanding balance this month (\$)	Increase/decrease (\$)	Percent change
Smartfit Home Equity LCA (6519200207-1988)	100%	198,726.80	198,749.81	23.01	0.01%
<b>Total liabilities</b>		<b>\$198,726.80</b>	<b>\$198,749.81</b>	<b>\$23.01</b>	<b>0.01%</b>

#### Total liability allocation (by account type)



### Available credit

The information below may not be current. Be sure to verify the credit available on your accounts when accessing your credit lines.

Account	Approved credit line	Credit used	Credit available
Smartfit Home Equity LCA (6519200207-1988)	200,000.00	198,036.66	0.00
<b>Total available credit</b>	<b>\$200,000.00</b>	<b>\$198,036.66</b>	<b>\$0.00</b>

 OVERVIEW OF YOUR PMA ACCOUNT (CONTINUED)**Interest, dividends and other income**

The information below should not be used for tax planning purposes.

Account	This month	This year
PMA® Prime Checking Account (9526265245)	0.10	0.46
Wells Fargo Money Market Savings™ (2527627471)	0.01	0.03
<b>Total interest, dividends and other income</b>	<b>\$0.11</b>	<b>\$0.49</b>

**Interest expense**

Account	This month	This year
Smartfit Home Equity LCA (6519200207-1998)	690.14	3,473.72
<b>Total Interest expense</b>	<b>\$690.14</b>	<b>\$3,473.72</b>

**Changes to your Consumer Checking account**

Currently, Wells Fargo may approve your ATM and everyday debit card transactions even if you do not have sufficient available funds at the time of the transaction. Beginning August 13, 2010, unless you provide your consent, we will no longer approve these transactions and no overdraft fees will be assessed on these transactions.

To learn more, please review the enclosed brochure titled "Important Changes to your Consumer Checking account" and review the federally required disclosure that is printed on the last page of this statement. You can also visit [wellsfargo.com/overdraftservices](http://wellsfargo.com/overdraftservices) for additional information.



## PMA® Prime Checking Account

### Activity summary

Balance on 5/1	4,005.35
Deposits/Additions	6,000.10
Withdrawals/Subtractions	-6,359.84
Balance on 5/31	\$3,645.61

Account number: 9526265245

MARK KESEL  
DEBTOR IN POSSESSION  
CH 11 CASE#10-41653 (NCA)

Wells Fargo Bank, N.A., California (Member FDIC)

Questions about your account: 1-800-742-4932

Worksheet to balance your account and General Statement Policies can be found towards the end of this statement.

### Overdraft protection

Your account is linked to the following for Overdraft Protection:

■ Savings - 2627627471

### Interest you've earned

Interest earned this month	\$0.10
Average collected balance this month	\$2,365.34
Annual percentage yield earned	0.05%
Interest paid this year	\$0.48

### Transaction history

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Balance
<b>Beginning balance on 5/1</b>					
5/3	Check	3005		325.00	4,005.35
5/3	AT&T Telco West 000Payment 043010 03003 A51052479443482 10120	^3003		100.00	3,580.35
5/4	Deposit		2,000.00		5,580.35
5/5	Bank of America Mortgage May 10 Xxxxx4921 Kesel M			2,774.66	
5/5	Check	3007		1,750.00	
5/5	Check Crd Purchase 05/03 Kelly-Moore 8080610 Albany CA 434256Xxxxx2666 125040006891499 ?McC=5231 121042882DA90			23.01	Tuition
5/5	Check Crd Purchase 05/03 Kelly-Moore 8080610 Albany CA 434256Xxxxx2666 125040006891500 ?McC=5231 121042882DA90			10.02	1,022.66
5/6	Check	3006		55.42	967.24
5/12	Chase Check Pymt 100511 03008 549330718307033	^3008		302.48	664.76
5/13	Check	3009		128.40	- Utility
5/19	Deposit		4,000.00		536.36
5/20	EastBay Mud Check Pymt 100520 03010	^3010		100.16	4,536.36
5/24	US Bank Cr CD Pmt 03012 4623008565377837	^3012		641.91	4,436.20
5/24	Check	3011		145.84	- Utility
5/24	Check Crd Purchase 05/20 C2Cbill Paris Fr 434256Xxxxx2666 143040027996173 ?McC=7399 121042882DA01			2.94	3,645.51
5/28	Interest Payment		0.10		3,645.61
<b>Ending balance on 5/31</b>					
<b>Totals</b>			\$6,000.10	\$6,359.84	

Key to symbols: ^ Converted check: Paper check converted to an electronic format by your payee or designated representative.  
Converted checks cannot be returned, copied or imaged.



**PMA ° PRIME CHECKING ACCOUNT (CONTINUED)**

**Summary of checks written** (checks listed are also displayed in the preceding Transaction history section)

Number	Date	\$ Amount	Number	Date	\$ Amount	Number	Date	\$ Amount
3003	5/3	100.00	3007	5/5	1,750.00	3010	5/20	100.16
3005 *	5/3	325.00	3008	5/12	302.48	3011	5/24	145.84
3006	5/6	55.42	3009	5/13	126.40	3012	5/24	641.91

\* Gap in check sequence.



## Wells Fargo Money Market Savings<sup>SM</sup>

### Activity summary

Balance on 5/1	100.69
Deposits/Additions	0.01
Withdrawals/Subtractions	-0.00
<b>Balance on 5/31</b>	<b>\$100.70</b>

Account number: **2527627471**

**MARK KESEL**  
**DEBTOR IN POSSESSION**  
**CH 11 CASE# 10-41653 (NCA)**

Wells Fargo Bank, N.A., California (Member FDIC)

Questions about your account: **1-800-742-4932**

Worksheet to balance your account and General Statement Policies can be found towards the end of this statement.

### Interest you've earned

Interest earned this month	\$0.01
Average collected balance this month	\$100.69
Annual percentage yield earned	0.12%
Interest paid this year	\$0.03

### Transaction history

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
<b>Beginning balance on 5/1</b>				<b>100.69</b>
5/28	Interest Payment	0.01		100.70
<b>Ending balance on 5/31</b>				<b>100.70</b>
<b>Totals</b>		<b>\$0.01</b>	<b>\$0.00</b>	



# Bank of America



0702 P P  
EO-2

00000000000000000000000000000000  
CD 06/02 1 0000 345 23 308 014426 #001 AV 0.335

MARK KESEL  
1025 SOLANO AVE  
ALBANY CA 94706-1617

## Your Bank of America Prima Account Statement

Statement Period:  
April 28 through May 25, 2010

Account Number: 07028-01795

At Your Service  
Call: 510.649.6600

Written Inquiries  
Bank of America  
Albany Branch  
PO Box 37176  
San Francisco, CA 94137-0176

Customer since 1994  
Bank of America appreciates your  
business and we enjoy serving you.

Our free Online Banking service allows you to check balances, track account activity, pay bills and more. With Online Banking you can also view up to 18 months of this statement online and even turn off delivery of your paper statement. Enroll at [www.bankofamerica.com](http://www.bankofamerica.com).

### Summary of Your Prima Interest Checking Account

Beginning Balance on 04/28/10	\$379.63
Ending Balance	\$379.63

OK

Number of ATM withdrawals and transfers	0
Number of purchase transactions	0
Number of 24 Hour Customer Service Calls	
Self-Service	0
Assisted	0

California

Page 1 of 2





# Bank of America



0702 P P  
E0-2

CD 06/08 1 0000 271 23 490 031852 #01 AV 0.335

MARK KESSEL  
1025 SOLANO AVE  
ALBANY CA 94706-1617

## Your Bank of America Prima Account Statement

**Statement Period:**  
May 1 through May 28, 2010

**Account Number:** 07021-61806

**At Your Service**  
Call: 510.849.6600

**Written Inquiries**  
Bank of America  
Albany Branch  
PO Box 37176  
San Francisco, CA 94137-0176

Customer since 1994  
Bank of America appreciates your  
business and we enjoy serving you.

Our free Online Banking service allows you to check balances, track account activity, pay bills and more. With Online Banking you can also view up to 18 months of this statement online and even turn off delivery of your paper statement. Enroll at [www.bankofamerica.com](http://www.bankofamerica.com).

### Summary of Your Prima Interest Checking Account

Beginning Balance on 05/01/10	\$172.61
Total Checks, Withdrawals, Transfers, Account Fees	- 111.00
Ending Balance	\$61.61

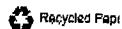
Number of ATM withdrawals and transfers	0
Number of purchase transactions	0
Number of 24 Hour Customer Service Calls	
Self-Service	0
Assisted	0

### Account Activity

Date Posted	Description	Reference Number	Amount
05/20	<b>Withdrawals, Transfers and Account Fees</b> Facts/Jewish Com DES: 5/20/00-1 ID:91687-Kcwj41-01 INDN:Mark Kesel 010q Co ID:1470660163 PPD Ref:010139013020895		\$111.00

California

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000  
CITIBANK, N.A.  
**Account**  
**9404005770**

**Statement Period**  
**Apr. 23 - May 23, 2010**

MARK KESEL  
59 STRATFORD RD  
KENSINGTON CA  
415-555-1212

94707-1241

Page 1 of 2

CITIBANK® EZ CHECKING AS OF MAY 25, 2011

### **Relationship Summary:**

### Checking

**\$73.11**

## Savings

## Investments

(not FDIC insured)

## Loans

## Credit Cards

**Enroll in Paperless Statements today and you can take part in a special offer just for Citibank customers. And remember, when you switch to Paperless Statements you help protect the environment.**

To learn more, visit [www.earth911.org](http://www.earth911.org) or call 1-800-2-EARTH911.

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Bank gives you the benefit of lower interest and better rates by maintaining higher balance levels. You can now receive monthly interest on your account and receive a 2% interest rate by maintaining a balance of \$10,000.00 or more.

For more information, contact your local Teletel office or call 1-800-255-3222. Details on how to receive the new Teletel service are available at [www.teletel.com](http://www.teletel.com).

ANSWER: *It is the only one of the four that is not a vowel.*

All fees assessed in a statement period, including ~~any ATM fees~~ (including ATM fees, ~~any~~ as of ~~the~~ ~~date~~ ~~your~~ ~~next~~ ~~Citibank~~ ~~statement~~ ~~date~~ ~~the~~ ~~account~~ ~~was~~ ~~last~~ ~~debited~~ ~~for~~ ~~your~~ ~~monthly~~ ~~statement~~ ~~charge~~).

11. *Leucosia* *leucostoma* (Fabricius) (Fig. 11)



# Apartment Building

 NEOVISION, LLC  
 1025 SOLANO AVE  
 ALBANY CA 94706

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## RELATIONSHIP BUSINESS CHECKING ACCOUNT 41317556

MINIMUM BALANCE	10,930.61	LAST STATEMENT 04/30/10	10,995.26
AVG AVAILABLE BALANCE	17,336.92	2 CREDITS	18,750.87
AVERAGE BALANCE	18,006.59	10 DEBITS	14,406.71
		THIS STATEMENT 05/28/10	15,339.42

DEPOSITS					
REF #	DATE	AMOUNT	REF #	DATE	AMOUNT
	05/04	127.15		05/04	18,623.72

## CHECKS

CHECK #	DATE	AMOUNT	CHECK #	DATE	AMOUNT	CHECK #	DATE	AMOUNT
1046*05/05		200.00	1050 05/14		421.59	1054 05/20		4,000.00
1048 05/05		2,000.00	1051 05/13		690.14			
1049 05/18		141.83	1052*05/24		117.44			

(\*) INDICATES A GAP IN CHECK NUMBER SEQUENCE

## OTHER DEBITS

DESCRIPTION	DATE	AMOUNT
COHEN RECEIPT MORTG-PMTS XXXXX0415:0	05/05	6,725.58
CHECK # 1045 - US BANK CR CD PMT 1045	05/03	64.65
CHECK # 1047 - EAST BAY MUD CHECK PAYM 1047	05/06	45.48

## DAILY BALANCE

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
05/03	10,930.61	05/06	20,710.42	05/18	19,456.86
05/04	29,681.48	05/13	20,020.28	05/20	15,456.86
05/05	20,755.90	05/14	19,598.69	05/24	15,339.42

NEOVISION, LLC 102 SOLANO AVE ALBANY, CA 94706	1046
DATE <u>May 3, 2010</u>	
PAY TO THE ORDER OF <u>Edward Yezersky</u>	\$ 200.00
two hundred <u>200/100</u>	DOLLARS <u>00</u>
<b>Mechanics Bank</b> Commitment That Lasts Generations P.O. 317556	
MEMO 01211020361046 041-317556#	<u>QV Taffine</u>

Chk No. 1046 Amt \$200.00 Paid 05/05/10

NEOVISION, LLC 102 SOLANO AVE ALBANY, CA 94706	1049
DATE <u>05/11/2010</u>	
PAY TO THE ORDER OF <u>PG &amp; E</u>	\$ 141.83
One hundred forty-one and <u>83/100</u>	DOLLARS <u>00</u>
<b>Mechanics Bank</b> Commitment That Lasts Generations P.O. 317556	
Acct No. <u>3494368778-8</u>	<u>QV Taffine</u>
01211020361049 041-317556#	

Chk No. 1049 Amt \$141.83 Paid 05/18/10

NEOVISION, LLC 102 SOLANO AVE ALBANY, CA 94706	1051
DATE <u>5-13-10</u>	
PAY TO THE ORDER OF <u>Wells Fargo Bank</u>	\$ 690.14
Six hundred ninety <u>14/100</u>	DOLLARS <u>00</u>
<b>Mechanics Bank</b> Commitment That Lasts Generations P.O. 317556	
MEMO 01211020361051 041-317556#	<u>QV Taffine</u>

Chk No. 1051 Amt \$690.14 Paid 05/13/10

NEOVISION, LLC 102 SOLANO AVE ALBANY, CA 94706	1054
DATE <u>05/19/2010</u>	
PAY TO THE ORDER OF <u>Mark Kesel</u>	\$ 4,000.00
Four thousand <u>00/100</u>	DOLLARS <u>00</u>
<b>Mechanics Bank</b> Commitment That Lasts Generations P.O. 317556	
MEMO 01211020361054 041-317556#	<u>QV Taffine</u>

Chk No. 1054 Amt \$4,000.00 Paid 05/20/10

NEOVISION, LLC 102 SOLANO AVE ALBANY, CA 94706	1048
DATE <u>05/04/2010</u>	
PAY TO THE ORDER OF <u>Mark Kesel</u>	\$ 2,000.00
Two thousand and <u>00/100</u>	DOLLARS <u>00</u>
<b>Mechanics Bank</b> Commitment That Lasts Generations P.O. 317556	
MEMO 01211020361048 041-317556#	<u>Mark Kesel</u>

Chk No. 1048 Amt \$2,000.00 Paid 05/05/10

NEOVISION, LLC 102 SOLANO AVE ALBANY, CA 94706	1050
DATE <u>05/11/2010</u>	
PAY TO THE ORDER OF <u>Informetric System</u>	\$ 421.59
Four hundred twenty-one <u>59/100</u>	DOLLARS <u>00</u>
<b>Mechanics Bank</b> Commitment That Lasts Generations P.O. 317556	
Acct No. <u>51051-6769 2618</u>	<u>QV Taffine</u>
01211020361050 041-317556#	

Chk No. 1050 Amt \$421.59 Paid 05/14/10

NEOVISION, LLC 102 SOLANO AVE ALBANY, CA 94706	1052
DATE <u>05/19/2010</u>	
PAY TO THE ORDER OF <u>AT&amp;T Payment Center</u>	\$ 117.44
One hundred seventeen and <u>44/100</u>	DOLLARS <u>00</u>
<b>Mechanics Bank</b> Commitment That Lasts Generations P.O. 317556	
Acct No. <u>51051-6769 2618</u>	<u>Mark Kesel</u>
01211020361052 041-317556#	<u>00000011744#</u>

Chk No. 1052 Amt \$117.44 Paid 05/24/10

For Your Protection: Please examine this statement and report any discrepancy within 30 days.